

PARK BANCORPORATION, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1209716	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$824	\$830	0.8%		
Loans	\$728	\$677	-7.1%		
Construction & development	\$111	\$83	-25.3%		
Closed-end 1-4 family residential	\$109	\$104	-4.9%		
Home equity	\$51	\$42	-19.0%		
Credit card	\$6	\$6	0.2%		
Other consumer	\$5	\$3	-48.5%		
Commercial & Industrial	\$112	\$94	-16.1%		
Commercial real estate	\$284	\$271	-4.6%		
Unused commitments	\$137	\$113	-17.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$53	440.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$16	-14.5%		
Cash & balances due	\$27	\$32	22.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$33	\$63	91.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$37	\$56	49.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$745	\$751	0.8%		
Deposits	\$640	\$666	4.1%		
Total other borrowings	\$94	\$72	-24.1%		
FHLB advances	\$68	\$58	-14.3%		
Equity					
Equity capital at quarter end	\$79	\$79	0.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	9.4%	--		
Tier 1 risk based capital ratio	10.0%	10.8%	--		
Total risk based capital ratio	11.2%	12.0%	--		
Return on equity ¹	-0.5%	-0.2%	--		
Return on assets ¹	0.0%	0.0%	--		
Net interest margin ¹	3.5%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	67.1%	50.6%	--		
Loss provision to net charge-offs (qtr)	444.0%	141.7%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.5%	3.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	6.0%	5.0%	0.5%	0.2%	--
Home equity	0.1%	4.3%	0.0%	0.0%	--
Credit card	0.4%	0.3%	0.7%	1.0%	--
Other consumer	0.6%	0.7%	0.6%	7.7%	--
Commercial & Industrial	10.1%	13.0%	0.2%	0.8%	--
Commercial real estate	0.6%	0.9%	0.0%	0.0%	--
Total loans	2.9%	3.6%	0.1%	0.2%	--